

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BERNARD F. MURPHY  
JODI M. MURPHY  
Debtor(s)

Case No. 17-23771JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2017.
- 2) The plan was confirmed on 10/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/20/2018, 07/16/2021, 02/04/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/26/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$118,055.55.
- 10) Amount of unsecured claims discharged without full payment: \$43,839.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$290,060.92  
Less amount refunded to debtor \$2,695.02

**NET RECEIPTS: \$287,365.90**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,743.50  
Court Costs \$0.00  
Trustee Expenses & Compensation \$13,112.42  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$20,855.92**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	914.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,611.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	283.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	805.00	NA	NA	0.00	0.00
ALLY BANK(*)	Unsecured	0.00	2,625.26	2,625.26	2,326.65	0.00
ALLY BANK(*)	Secured	20,642.34	17,550.00	17,550.00	17,550.00	1,339.56
ALLY FINANCIAL(*)	Secured	36,123.57	35,799.38	33,490.17	33,490.17	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	3,123.63	3,123.63	3,123.63	2,768.32	0.00
CAPITAL ONE NA**	Unsecured	687.00	737.34	737.34	653.47	0.00
CITIZENS BANK NA(*)	Unsecured	3,182.00	3,307.41	3,307.41	2,931.20	0.00
COMENITY BANK	Unsecured	5,764.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,513.00	1,654.29	1,654.29	1,466.12	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	18,338.00	18,646.69	18,646.69	16,525.67	0.00
ECMC(*)	Unsecured	248.00	3,659.31	3,659.31	3,243.08	0.00
INTERNAL REVENUE SERVICE*	Priority	1,765.06	1,667.31	1,667.31	1,667.31	0.00
INTERNAL REVENUE SERVICE*	Unsecured	3,500.00	107.15	107.15	94.96	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,158.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	11,008.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	25,976.94	25,976.94	25,976.94	23,022.12	0.00
LOANDEPOT.COM	Secured	169,515.66	169,662.82	52,597.49	52,597.49	0.00
LOANDEPOT.COM	Secured	0.00	1,631.64	1,631.64	1,631.64	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	15,819.00	16,259.58	16,259.58	14,410.09	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	7,550.00	7,550.52	7,550.52	6,691.67	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	564.11	0.00	0.00	0.00
PAYPAL CREDIT++	Unsecured	2,959.20	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	299.24	299.24	265.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,426.09	7,625.03	7,625.03	6,757.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,424.00	6,459.36	6,459.36	5,724.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,144.00	3,238.40	3,238.40	2,870.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,200.00	1,260.79	1,260.79	1,117.38	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,929.70	5,929.70	5,929.70	5,255.21	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,344.00	1,479.32	1,479.32	1,311.05	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	4,922.00	5,252.73	5,252.73	4,655.25	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	250.00	338.78	338.78	300.24	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,672.00	3,913.11	3,913.11	3,468.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,232.41	1,294.21	1,294.21	1,147.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	955.00	977.65	977.65	866.45	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,228.07	3,330.29	3,330.29	2,951.48	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	305.00	338.31	338.31	299.83	0.00
SYNCHRONY BANK	Unsecured	7,224.60	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT/LEXUS**	Secured	20,715.68	20,121.03	20,121.03	20,121.03	2,871.56
US BANK	Unsecured	7,302.00	NA	2,555.70	2,555.70	0.00
US DEPARTMENT OF EDUCATION/MC	Unsecured	24,230.00	24,330.22	24,330.22	21,562.71	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$52,597.49	\$52,597.49	\$0.00
Mortgage Arrearage	\$1,631.64	\$1,631.64	\$0.00
Debt Secured by Vehicle	\$71,161.20	\$71,161.20	\$4,211.12
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$125,390.33</b>	<b>\$125,390.33</b>	<b>\$4,211.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,667.31	\$1,667.31	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,667.31</b>	<b>\$1,667.31</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$152,270.96</b>	<b>\$135,241.22</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$20,855.92</u>
Disbursements to Creditors	<u>\$266,509.98</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$287,365.90</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.